Case 15-21432 Doc 1 Filed 06/22/15 Entered 06/22/15 11:58:59 Desc Main B1 (Official Form 1) (04/13) Document Page 1 of 49

United States Bankruptcy Court

Northern District of Illinois Eastern Division

Vol	luntary	Petition
	idiitai y	ı cuuon

Name of Debtor (if individual, enter Last, First, Middle):			Nar	Name of Joint Debtor (Spouse) (Last, First, Middle)					
Anderson, Thomas Alexander									
All Other Names used by the Debtor in the last 8 years (include married, maiden and trade names):					All Other Names used by the Joint Debtor in the last 8 years (include married, maiden and trade names):				
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) * ***-**-7457					st four digits of Soc nore than one, stat		al-Taxpayer I.D.	(ITIN) No./Complete EIN	
Street Address of Debtor (No. & Street	t, City, and State):			Str	reet Address of Joi	nt Debtor (No. & S	Street, City, and	State):	
536 E. 95th Street									
Chicago IL			60619						
County of Residence or of the Principa	al Place of Business:			Со	ounty of Residence	or of the Principa	l Place of Busine	ess:	
	COOK								
Mailing Address of Debtor (if different f $% \left(1\right) =\left(1\right) \left(1\right) $	from street address)			Ма	ailing Address of Jo	int Debtor (if diffe	erent from street	address):	
Location of Principal Assets of Busines	ss Debtor (if different from	n street ac	ddress above):						
Type of Debtor (Form (Check one			(Che	e of Bus eck one b	ox.)	W	•	nkruptcy Code Under n is Filed (Check one box)	
Individual (includes Joint Debt	,		☐ Heath Care I			■ Chapter 7 □ Chapter 15 Petition for Recognition			
See Exhibit D on page 2 of this for Corporation (includes LLC & L			defined in 11			☐ Chapter 9 of a☐ Chapter 11		Foreign Main Proceeding	
	LLI)		Stockbroker			☐ Chapter 12 ☐ Chapter 15 Petition for Reco			
☐ Partnership			☐ Commodity E	Broker		☐ Chapter	13 of a	Foreign Nonmain Proceeding	
Other (If debtor is not one of the check this box and state type			☐ Clearing Ban ☐ Other	nk					
Chapter 15 D	Pebtors			xempt E	Entity		Nature of Do	ebts (Check one Box)	
Country of debtor's center of main interest	ests:						primarily consun	ner Debts are	
Each country in which a foreign proceed against debtor is pending:	ding by, regarding, or	-	organization under Title 26 of the United States Code (the Internal Revenue Code).			geots, defined in 11 U.S.C. primarily § 101(8) as "incurred by an business debts. individual primarily for a personal, family, or household purpose."			
Filin	g Fee (Check one box)			Che	eck one box	С	hapter 11 Debto	rs	
Filing Fee attached Filing Fee to be paid in installments signed application for the court's counable to pay fee except in installments.	onsideration certifying that	at the debi	tor is	Che	□ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D) □ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D) Check if: □ Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affliates) are less than \$2,343,300. (amount subject to adjustment on 4/01/13 and ever theree years thereafter).				
☐ Filing Fee wavier requested (applic	cable to chapter 7 individu	uals only).	. Must	CI	heck all applicable		<u> </u>		
attach signed application for the co					A plan is being filed with this petition.				
						acccordance with		n from one of more classes 6(b).	
Statistical/Administrative Information ☐ Debtor estimates that funds will be available for distribution to unsecured creditors. ☐ Debtor estimates that, after any exempt property is excluded and administrative expenses funds available for distribution to unsecured creditors.				nses paid	d, there will be no			This space is for court use only7.00	
Estimated Number of Creditors]							
1- 50- 100- 49 99 199	200- 1	,000- ,000	5,001-	10,001 25,000	25,001	50,001 100,000	Over		
Estimated Assets		J		25,000	50,000	100,000	100,000		
\$0 to \$50,001to \$100,000 \$500,000	001 to \$500,001 \$ 000 to \$1 t	1,000,001 0 \$10 million	\$10,000,001 to \$50	\$50,000,0 to \$100 million			More than \$1 billion		
Estimated Liabilities									
\$0 to \$50,001 to \$100,0 \$50,000 \$100,000 \$500,0	001 to \$500,001 \$ 000 to \$1 t	\$1,000,001 to \$10 million	\$10,000,001 to \$50	\$50,000,0 to \$100 million			More than \$1 billion		

Case 15-21432 Doc 1 Filed 06/22/15 Entered 06/22/15 11:58:59 Desc Main B1 (Official Form 1) (12/11)) Document Page 2 of 49 **Voluntary Petition** Name of Debtor(s) This page must be completed and filed in every case) Thomas Alexander Anderson All Prior Bankruptcy Case Filed Within Last 8 Years (if more than two, attach additional sheet) Location Where Filed: Case Number: Date Filed: None None Pending Bankruptcy Case Filed by any Spouse, Partner, or Affilate of this Debtor (if more than one, attach additional sheet) Name of Debtor: Case Number Date Filed: District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 pursuant to Section 13 or 15 (d) of the Securities Exchange Act of or 13 of title 11. United States Code, and have explained the relief available under 1934 and is requesting relief under chapter 11.) each such chapter. I further certify that I have delivered to the debtor the notice required by 11 USC § 342(b). /s/ Jason Makoto Shimotake Exhibit A is attached and made a part of this petition. Dated: 06/19/2015 Jason Makoto Shimotake **Exhibit C** Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. **Exhibit D** (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition П Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check the Applicable Box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. П There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. П Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) П Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of Landlord)

PFG Record # 639552 B1 (Official Form 1) (1/08) Page 2 of 3

Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1))

П

П

possession was entered, and

period after the filing of the petition.

Case 15-21432 Doc 1 Filed 06/22/15 Entered 06/22/15 11:58:59 Desc Main B1 (Official Form 1) (12/11) Document Page 3 of 49

Voluntary Petition

This page must be completed and filed in every case)

Name of Joint Debtor(s)

Thomas Alexander Anderson

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

/s/ Thomas Alexander Anderson

Thomas Alexander Anderson

Dated: 06/19/2015

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States

Code. Certified copies of the documents required by 11 U.S.C. § 1515 are
attached

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

Signature of Attorney

/s/ Jason Makoto Shimotake

Signature of Attorney for Debtor(s)

Jason Makoto Shimotake

Printed Name of Attorney for Debtor(s)

GERACI LAW L.L.C. 55 E. Monroe St., #3400 Chicago, IL 60603 Phone: 312-332-1800

Date: 06/19/2015

* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person .

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

PFG Record # 639552 B1 (Official Form 1) (1/08) Page 3 of 3

Case 15-21432 Doc 1 Filed 06/22/15 Entered 06/22/15 11:58:59 Desc Main Document Page 4 of 49

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Thomas Alexander Anderson / Debtor

Bankruptcy Docket #:

Judge:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

	Thomas Alexander Anderson
Date	ed: 06/19/2015 /s/ Thomas Alexander Anderson
l cer	tify under penalty of perjury that the information provided above is true and correct.
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
	Active military duty in a military combat zone.
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
	1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.

Record # 639552 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

Case 15-21432 Doc 1 Filed 06/22/15 Entered 06/22/15 11:58:59 Desc Main Document Page 5 of 49

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Thomas Alexander Anderson / Debtor

In re

Bankruptcy Docket #:

Judge:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

	1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.	
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.	
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]	
	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.	
	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]	
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);	
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);	
	Active military duty in a military combat zone.	
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.	
l cer	tify under penalty of perjury that the information provided above is true and correct.	

Record # 639552

Case 15-21432 Doc 1 Filed 06/22/15 Entered 06/22/15 11:58:59 Desc Main Document Page 6 of 49

B6 Summary (Official Form 6 - Summary) (12/14)

In re

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Thomas Alexander Anderson / Debtor

Case No. Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached YES NO	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
SCHEDULE A - Real Property	Yes	1	\$0	\$0	\$0
SCHEDULE B - Personal Property	Yes	3	\$2,830	\$0	\$0
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$0	\$0	\$0
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$0	\$12,928	\$0
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$0	\$0	\$0
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$0	\$57	\$0
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$0	\$0	\$0
SCHEDULE H - CoDebtors	Yes	1	\$0	\$0	\$0
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$0	\$0	\$1,848
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$0	\$0	\$1,830
TOTALS			\$2,830 TOTAL ASSETS	\$12,985 TOTAL LIABILITIES	

Record # 639552

Case 15-21432 Doc 1 Filed 06/22/15 Entered 06/22/15 11:58:59 Desc Main Document Page 7 of 49

B6 Summary (Official Form 6 - Summary) (12/14)

In re

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Thomas Alexander Anderson / Debtor

Case No. Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy Code (11 U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below						
Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are information here.	not required to report any					
This information is for statistical purposes only under 28 U.S.C § 159						

Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E) whether disputed or undisputed)	\$0.00
Student Loan Obligations (From Schedule F)	\$0.00
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$0.00
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$0.00
TOTAL	\$0.00

State the following:

Average Income (from Schedule I, Line 16)	\$1,848.00
Average Expenses (from Schedule J, Line 18)	\$1,830.00
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; or, Form 22C-1 Line 14)	\$848.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$12,928.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0.00
4. Total from Schedule F		\$57.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$12,985.00

Case 15-21432 Doc 1 Filed 06/22/15 Entered 06/22/15 11:58:59 Desc Main Document Page 8 of 49

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Thomas Alexander Anderson / Debtor Bankruptcy Docket #:

Judge:

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim
[X] None				
Total Ma	rket Value of Real	Property	\$0.00	

(Report also on Summary of Schedules)

Record # 639552 B6A (Official Form 6A) (12/07) Page 1 of 1

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Thomas Alexander Anderson / Debtor

In re

Ban	kru	ptcy	Doc	ket:	#:
-----	-----	------	-----	------	----

Judge:

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	C A H	Current Value of Debtor's Interest in Property, Without Deducting Any Secured
01. Cash on Hand	X			
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.		checking account with Finance Federal Credit Union		\$360
03. Security Deposits with public utilities, telephone companies, landlords and others.	X			
04. Household goods and furnishings, including audio, video, and computer equipment.		Household Goods; TV, DVD player, couch, utensils, pots and pans, vacuum, table, chairs, lamps, bedroom set, cellphone, rugs, end tables, microwave, loveseat, lawn mower, musical instrument		\$1,800
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, CD's, DVD's, Tapes/Records, Family Pictures		\$100
06. Wearing Apparel		Necessary wearing apparel.		\$50
07. Furs and jewelry.		Watch		\$20
08. Firearms and sports, photographic, and other hobby equipment.	X			

Record # 639552 B6B (Official Form 6B) (12/07) Page 1 of 3

Case 15-21432 Doc 1 Filed 06/22/15 Entered 06/22/15 11:58:59 Desc Main

Document Page 10 of 49 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Thomas Alexander Anderson / Debtor

In re

Bankruptcy Docket #:

Judge:

SCHEDULE B - PERSONAL PROPERTY						
Type of Property	Type of Property N O N E Description and Location of Property					
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term Life Insurance - No Cash Surrender Value.		\$0		
10. Annuities. Itemize and name each issuer.	X					
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X					
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars		Pension	Н	\$0		
13. Stocks and interests in incorporated and unincorporated businesses.	X					
 Interest in partnerships or joint ventures. Itemize. Itemize. 	X					
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X					
16. Accounts receivable	X					
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X					
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X					
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X					
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X					
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.						
		Possible FEDERAL Workers' Compensation Case (no attorney retained)	Н	Unknown		
22. Patents, copyrights and other intellectual property. Give particulars.	X					
23. Licenses, franchises and other general intangibles	X					

Case 15-21432 Doc 1 Filed 06/22/15 Entered 06/22/15 11:58:59 Desc Main Document Page 11 of 49

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Thomas Alexander Anderson / Debtor

In re

Bankruptcy Docket #:

Total

(Report also on Summary of Schedules)

\$2,830.00

Judge:

SCHEDULE B - PERSONAL PROPERTY						
Type of Property	N O N E	Description and Location of Property	C H M	Current Value of Debtor's Interest in Property, Without Deducting Any Secured		
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X					
25. Autos, Truck, Trailers and other vehicles and accessories.		Gateway ONE Lending - 08 Cadillac DTS (over 100,000 miles)	Н	\$500		
26. Boats, motors and accessories.	X					
27. Aircraft and accessories.	X					
28. Office equipment, furnishings, and supplies.	X					
29. Machinery, fixtures, equipment, and supplie used in business.	X					
30. Inventory	X					
31. Animals	X					
32. Crops-Growing or Harvested. Give particulars.	X					
33. Farming equipment and implements.	X					
34. Farm supplies, chemicals, and feed.	X					
35. Other personal property of any kind not already listed. Itemize.	X					

Record # 639552 B6B (Official Form 6B) (12/07) Page 3 of 3

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Thomas Alexander Anderson / Debtor

In re

Ban	kruptcy	Docket #:
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Judge:

SCHEDULE C - PROPERTY CLAIMED EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$146,450.*
11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)	* Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
02. Checking, savings or other			
checking account with Finance Federal Credit Union	735 ILCS 5/12-1001(b)	\$ 360	\$360
04. Household goods RENTERS			
Household Goods; TV, DVD player, couch, utensils, pots and pans, vacuum, table, chairs, lamps, bedroom set, cellphone, rugs, end tables, microwave, loveseat, lawn mower, musical instrument	735 ILCS 5/12-1001(b)	\$ 1,800	\$1,800
05. Books, pictures and other			
Books, CD's, DVD's, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 100	\$100
06. Wearing Apparel			
Necessary wearing apparel.	735 ILCS 5/12-1001(a),(e)	\$ 50	\$50
07. Furs and jewelry.			
Watch	735 ILCS 5/12-1001(a),(e)	\$ 20	\$20
12. Interest in IRA,ERISA, Keo			
Pension	45 USC 231	0	\$0
21. Other contingent and unliq			
Possible FEDERAL Workers' Compensation Case (no attorney retained)	820 ILCS 305/21	In Full	Unknown

^{*} Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Record # 639552 B6C (Official Form 6C) (04/13) Page 1 of 1

Case 15-21432 Doc 1 Filed 06/22/15 Entered 06/22/15 11:58:59 Desc Main Document Page 13 of 49

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Thomas Alexander Anderson / Debtor

In re

Bankruptcy	Docket #
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Judge:

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filled, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Creditor's Name and Mailing Addres Including Zip and Account Number (See Instructions Above)	Πō	C A H	* Date Claim was Incured * Nature of Lien *Value of Property Subject to Lien *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Gateway ONE Lending Attn: Bankruptcy Dept. 160 N Riverview Dr Ste 1 Anaheim CA 92808 Acct #: 20140450657394		Н	Dates: 2014-04-16 Nature of Lien: Lien on Vehicle - PMSI Market Value: \$500.00 Intention: Surrender *Description: Gateway ONE Lending - 08 Cadillac DTS (over 100,000 miles)				\$12,928	\$12,428

Total

(Report also on Summary of Schedules)

\$12,928

\$12,428

Record # 639552 B6F (Official Form 6F) (12/07) Page 1 of 1

Case 15-21432 Doc 1 Filed 06/22/15 Entered 06/22/15 11:58:59 Desc Main Document Page 14 of 49

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Thomas Alexander Anderson / Debtor

In re

Bankruptcy D	ocket #:
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Judge:

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule . Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data. Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Domestic Support Obligations** Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal quardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and certain other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution.

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using

Commitments to maintain the capital of insured depository institution

Claims for death or personal injury while debtor was intoxicated

alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

U.S.C. § 507 (a)(9).

Case 15-21432 Doc 1 Filed 06/22/15 Entered 06/22/15 11:58:59 Desc Main Document Page 15 of 49

ubject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or affer the date of adjustment.

* Amounts are subject to adjustment on 4/01/16, and every three years Н **Date Claim Was Incured and** Amount Disputed Codebtor Amount Creditor's Name, Mailing Address W **Consideration For Claim Entitled Including Zip Code and Account Number** of Claim J to (See Instructions Above) С **Priority Illinois Child Support Enforce** X Bankruptcy Dept Christine Schmidt Child Support \$0 \$0 Reason: 509 S. 6th St Dates: Springfield IL 62701 Acct #:

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Kendra Pearson

7900 Avalon Chicago IL 60619

Total Amount of Unsecured Priority Claims

(Report also on Summary of Schedules)

\$ 0

\$ 0

Record # 639552 B6E (Official Form 6E) (04/13) Page 2 of 2

Case 15-21432 Doc 1 Filed 06/22/15 Entered 06/22/15 11:58:59 Desc Main Document Page 16 of 49

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Thomas Alexander Anderson / Debtor

In re

Bankruptcy Docket

Judge:

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
1	First Horizon HOME LOA Attn: Bankruptcy Dept. 4000 Horizon Way Irving TX 75063 Acct #: 4810062390547		Н	Dates: 2007-2008 Reason:				\$0
2	Illinois Collection SE Attn: Bankruptcy Dept. 8231 185Th St Ste 100 Tinley Park IL 60487 Acct #: 16372367		Н	Dates: 2015-2015 Reason: Medical Debt				\$57

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Little Co. of Mary Hospital Bankruptcy Dept. 5252 Hohman Ave. Hammond IN 46325

Total Amount of Unsecured Claims

(Report also on Summary of Schedules)

\$ 57

Record # 639552 B6F (Official Form 6F) (12/07) Page 1 of 1

Case 15-21432 Doc 1 Filed 06/22/15 Entered 06/22/15 11:58:59 Desc Main Document Page 17 of 49

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Thomas Alexander Anderson / Debtor

Bankruptcy Docket #:

Judge:

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

In re

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract. Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

[X] None

Record # 639552 B6G (Official Form 6G) (12/07) Page 1 of 1

Case 15-21432 Doc 1 Filed 06/22/15 Entered 06/22/15 11:58:59 Desc Main Document Page 18 of 49

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Thomas Alexander Anderson / Debtor

Bankruptcy Docket #:

Judge:

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the

Check this box if debtor has no codebtors.

Name and Address of CoDebtor

Name and Address of the Creditor

Nancy J. Gettings 4000 Treviso Drive

Springfield, IL 62703

Illinois Child Support Enforce

Bankruptcy Dept Christine Schmidt 509 S. 6th St Springfield IL 62701

Record # 639552 B6G (Official Form 6G) (12/07) Page 1 of 1

Case 15-21432 Doc 1 Filed 06/22/15 Entered 06/22/15 11:58:59 Desc Main

			JOGUIIIEIII	<u> </u>	
Fill in this ir	formation to ident	ify your case:			
Debtor 1	Thomas	Alexander	Anderson	_	
	First Name	Middle Name	Last Name		
Debtor 2				_	
(Spouse, if filing)	First Name	Middle Name	Last Name		
Case Numbe	Bankruptcy Court for	the : <u>NORTHERN DISTRICT OF</u>	FILLINOIS	Check if	f this is:
(If known)				☐ An	amended filing
				As	supplement showing post-petition
				cha	apter 13 income as of the following d
Official F	<u>orm B 6I</u>			MM	// DD / YYYY

Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Describe Employment				
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed		Employed Not employed
	Include part-time, seasonal, or self-employed work.	Occupation	ON DISABILITY		
	Occupation may Include student or homemaker, if it applies.	Employers name			
		Employers address			
			<u>3</u>		,
		How long employed there?			
Pa	rt 2: Give Details About Monthl	y Income			
	Estimate monthly income as of the spouse unless you are separated. If you or your non-filing spouse have lines below. If you need more space	ve more than one employer, combin	ne the information for a		
				For Debtor 1	For Debtor 2 or non-filing spouse
2.		y and commissions (before all pay alculate what the monthly wage wo		\$0.00	\$0.00
3.	Estimate and list monthly overti	ne pay.		\$0.00	\$0.00
4.	Calculate gross income. Add line	2 + line 3.		\$0.00	\$0.00

 Official Form B 6I
 Record #
 639552
 Schedule I: Your Income
 Page 1 of 2

Case 15-21432 Doc 1 Filed 06/22/15 Entered 06/22/15 11:58:59 Desc Main

Page 20 of 49
Case Number (if known) Document Thomas Alexander Debtor 1 First Name Middle Name Last Name

				For Debtor 1		btor 2 or ing spouse	
	Cop	y line 4 here	4. [\$0.00		\$0.00	
5.	List all	payroll deductions:					
	5a. 1	ax, Medicare, and Social Security deductions	5a. _	\$0.00		\$0.00	
	5b. N	Mandatory contributions for retirement plans	5b.	\$0.00		\$0.00	
	5c. \	oluntary contributions for retirement plans	5c.	\$0.00		\$0.00	
	5d. F	Required repayments of retirement fund loans	5d.	\$0.00		\$0.00	
	5e. I	nsurance	5e.	\$0.00		\$0.00	
	5f. [Domestic support obligations	5f.	\$0.00		\$0.00	
	5g. l	Jnion dues	5g.	\$0.00		\$0.00	
	5h. C	Other deductions. Specify:	5h.	\$0.00		\$0.00	
6. /	Add the	payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$0.00		\$0.00	
7. 0	Calcula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$0.00		\$0.00	
8. L	ist all	other income regularly received:	_				
	8a.	Net income from rental property and from operating a business,					
		profession, or farm					
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total					
		monthly net income.	8a.	\$0.00		\$0.00	
	8b.	Interest and dividends	8b.	\$0.00		\$0.00	
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive	8c.	\$ 0.00		\$ 0.00	
		Include alimony, spousal support, child support, maintenance, divorce					
		settlement, and property settlement.					
	8d.	Unemployment compensation	8d.	\$0.00		\$0.00	
	8e.	Social Security	8e.	\$0.00		\$0.00	
	8f.	Other government assistance that you regularly receive	8f.	\$0.00		\$0.00	
		Include cash assistance and the value (if known) of any non-cash	_	Ψ 0.00		Ψ0.00	
		assistance that you receive, such as food stamps (benefits under the					
		Supplemental Nutrition Assistance Program) or housing subsidies.					
		Specify:					
	8g.	Pension or retirement income	8g.	\$0.00		\$0.00	
	8h.	Other monthly income. Specify:VA DISABILITY, FAMILY	8h.	\$1,848.00		\$0.00	
9.	Add	CONTRIBUTION, all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$1,848.00		\$0.00	
10.	Calc	ulate monthly income. Add line 7 + line 9.	10.	\$1,848.00 +		\$0.00 =	\$1,848.00
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	_	+ 1,0 1010		40.00	41,010.00
11.	Inclu othe	e all other regular contributions to the expenses that you list in Schedul de contributions from an unmarried partner, members of your household, your friends or relatives. ot include any amounts already included in lines 2-10 or amounts that are results.	our depender			ı J.	
	Spec					1	1. \$0.00
12.	Write	the amount in the last column of line 10 to the amount in line 11. The reset that amount on the Summary of Schedules and Statistical Summary of Column of the Summary of Column of Schedules and Statistical Summary of Col	ertain Liabiliti	•	applies	1	\$1,848.00
13.	x	ou expect an increase or decrease within the year after you file this forn No. Yes. Explain:	1?				

Fill in thi	is information to identify y	our case:				
Debtor 1	Thomas	Alexander	Anderson	Check if this is:		
D.H.	First Name	Middle Name	Last Name	An amende	· ·	
Debtor 2 (Spouse, if fili	ing) First Name	Middle Name	Last Name		ent snowing post of the following c	-petition chapter 13 late:
United Sta	ates Bankruptcy Court for the :	NORTHERN DISTRICT OF	ILLINOIS			
Case Nur			_	MM / DD / Y	YYYY	
					-	2 because Debtor 2
<u>Official</u>	Form B 6J			☐ maintains a	a separate house	ehold.
Sched	ule J: Your Ex	(penses				12/13
more space every quest	is needed, attach anotherion.	r sheet to this form. On the		are equally responsible for supplyi ges, write your name and case num	=	
Part 1:	Describe Your Househole	d				
	a joint case? o. Go to line 2.					
<u> </u>	es. Does Debtor 2 live in a	separate household?				
	X No.	·				
	Yes. Debtor 2 mu	ıst file a separate Schedule	J.			
2. Do ye	ou have dependents?	No No		Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Do no Debto	ot list Debtor 1 and or 2.		his information for ent	Daughter	10	X No
	ot state the dependents'			Daugintei		Yes
name	es.			Son	8	X No
						Yes X No
						Yes
						X No
						Yes
						X No
					_	Yes
3. Do y e	our expenses include	X No				
	nses of people other than self and your dependents					
Part 2:	•					
	Estimate Your Ongoing Four expenses as of your b		ss you are using this forr	m as a supplement in a Chapter 13 o	case to report	
expenses a	as of a date after the bank	· · · · ·	=	, check the box at the top of the for	=	
the applica		cash government assistan	ace if you know the value			
of such ass	sistance and have include	ed it on Schedule I: Your Ir	ncome (Official Form B 6I.	.))	our expenses
4. The	rental or home ownership	expenses for your reside	nce. Include first mortgage	e payments and		
	rent for the ground or lot.				4.	\$800.00
If no	t included in line 4:					
4a.	Real estate taxes				4a.	\$0.00
4b.	Property, homeowner's, o				4b.	\$0.00
4c.	Home maintenance, repai				4c.	\$0.00
4d.	Homeowner's association	or condominium dues			4d.	\$0.00

Case 15-21432 Filed 06/22/15 Entered 06/22/15 11:58:59 Desc Main Doc 1 Page 22 of 49

Document Thomas Alexander Debtor 1 Case Number (if known) _

btor	Flori Maria	case Number (if known)		
	First Name Middle Name Last Name		Your expense	es
5 .	Additional Mortgage payments for your residence, such as home equity loans	5.		\$0.0
		0.		Ψ0.0
	Utilities: 6a. Electricity, heat, natural gas	6a.		\$100.0
	6b. Water, sewer, garbage collection	6b.		\$0.0
	6c. Telephone, cell phone, internet, satellite, and cable service	6c.		\$185.0
	6d. Other. Specify:	6d.	\$	0.
	Food and housekeeping supplies	7.		\$300.
	Childcare and children's education costs	8.		\$0.
	Clothing, laundry, and dry cleaning	9.		\$90.
٥.	Personal care products and services	10.		\$60.
١.	Medical and dental expenses	11.		\$150.
2.	Transportation. Include gas, maintenance, bus or train fare.	12.		\$100.
	Do not include car payments.			
3.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.		\$35.
ŀ.	Charitable contributions and religious donations	14.		\$0.
5.	Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.			
	15a. Life insurance	15a.		\$0.
	15b. Health insurance	15b.		\$0
	15c. Vehicle insurance	15c.		\$0
	15d. Other insurance. Specify:	15d.		\$0.
6.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.			
	Specify:	16.		\$0.
7.	Installment or lease payments:			
	17a. Car payments for Vehicle 1	17a.		\$0.
	17b. Car payments for Vehicle 2	17b.		\$0.
	17c. Other. Specify:	17c.		\$0.
	17d. Other. Specify:	17d.		\$0.
3.	Your payments of alimony, maintenance, and support that you did not report as deducted			
	from your pay on line 5, Schedule I, Your Income (Official Form B 6I).	18.		\$0.
9.	Other payments you make to support others who do not live with you.			
	Specify:	19.		\$0.
).	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income	me.		
	20a. Mortgages on other property	20a.	\$	0.
	20b. Real estate taxes	20b.	\$	0.
	20c. Property, homeowner's, or renter's insurance	20c.	\$	0.
	20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.
	20e. Homeowner's association or condominium dues	20e.	\$	0.

Official Form 6J Record # 639552 Schedule J: Your Expenses Case 15-21432 Doc 1 Filed 06/22/15 Entered 06/22/15 11:58:59 Desc Main Document Page 23 of 49

Debtor	1 Inor	nas	Alexander	Anderson	Case Number (if known)		
	First N	ame	Middle Name	Last Name			
21.	Other. S	Specify:	Postage/Bank Fees (\$10.00),			21.	\$10.00
22	Your mo	nthly exp	ense: Add lines 4 through 21.			22.	\$1,830.00
	The resu	ılt is your r	monthly expenses.				
23.	Calculat	e your mo	onthly net income.				
	23a.	Copy li	ne 12 (your comibined monthly inc	ome) from Schedule I.		23a.	\$1,848.00
	23b.	Сору у	our monthly expenses from line 22	above.		23b. –	\$1,830.00
	23c.	Subtrac	ct your monthly expenses from you	r monthly income.		23c.	\$18.00
		The res	sult is your monthly net income.				
24.	Do you	expect an	increase or decrease in your exp	enses within the year after yo	u file this form?		
			ou expect to finish paying for your		• •		
		e payment	t to increase or decrease because	of a modification to the terms o	f your mortgage?		
	X No						
	Yes	s. Ex	xplain Here:				

Official Form 6J Record # 639552 Schedule J: Your Expenses Page 3 of 3

Case 15-21432 Doc 1 Filed 06/22/15 Entered 06/22/15 11:58:59 Desc Main Document Page 24 of 49

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Thomas Alexander Anderson / Debtor

In re

Bankruptcy Docket #:

Judge:

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won 't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: 06/19/2015 /s/ Thomas Alexander Anderson

Thomas Alexander Anderson

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by Geraci Law L.L.C..

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

Record # 639552 B6F (Official Form 6F) (12/07) Page 1 of 1

Case 15-21432 Doc 1 Filed 06/22/15 Entered 06/22/15 11:58:59 Desc Main Document Page 25 of 49

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Thomas Alexander Anderson / Debtor	Bankruptcy Docket #:
	Judge:

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.



01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	AMOUNT	SOURCE	
X	Spouse		
	AMOUNT	SOURCE	

Record #: 639552 B7 (Official Form 7) (12/12) Page 1 of 10

Case 15-21432 Doc 1 Filed 06/22/15 Entered 06/22/15 11:58:59 Desc Main Document Page 26 of 49

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Thomas Alexander Anderson / Debtor	Bankruptcy Docket #:
	Judge:

STATEMENT OF FINANCIAL AFFAIRS

$^{\circ}$	INCOME OTHER	TUVN EDOM	\cap D \cap DED \wedge TI \cap NI	UE DI ICINIECO

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor"s business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
2015: \$800/month	Disability
2014: \$0	·
2013: \$0	
2015: \$12,000	Pension
2014: \$ 0	
2013: \$ 0	



Spouse

AMOUNT	SOURCE

03. PAYMENTS TO CREDITORS:

Complete a. or b. as appropriate, and c.

a. INDIVIDUAL OR JOINT DEBTOR(S) WITH PRIMARILY CONSUMER DEBTS: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately proceeding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600.00. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor	Dates of Payments	Amount Paid	Amount Still Owing
Gateway ONE Lending & 160	Monthly	\$ 954	\$ 11,974
N Riverview Dr Ste 1			
Anaheim CA 92808			



b. DEBTOR WHOSE DEBTS ARE NOT PRIMARILY CONSUMER DEBTS: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

of Creditor	Payment/Transfers	Transfers	Still Owing
Name and Address	Dates of	Amount Paid or Value of	Amount

Record #: 639552 B7 (Official Form 7) (12/12) Page 2 of 10

Case 15-21432 Doc 1 Filed 06/22/15 Entered 06/22/15 11:58:59 Desc Main Document Page 27 of 49

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Thomas Alexander Anderson / Debtor

Bankruptcy Docket #:

Judge:

STATEMENT OF FINANCIAL AFFAIRS



c. ALL DEBTORS: List all payments made within 1 year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments be either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name & Address of Creditor & Relationship to Debtor

Dates of Payments

Amount Paid or Value of Transfers

Amount Still Owing



04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS:

List all lawsuits & administrative proceedings to which the debtor is or was a party within 1 (one) year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING COURT OF AGENCY AND LOCATION STATUS OF DISPOSITION



04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person for Whose Benefit Property was Seized Date of Seizure Description and Value of Property

05. REPOSSESSION, FORECLOSURES AND RETURNS:

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller Date of Repossession, Foreclosure Sale, Transfer or Return Description and Value of Property

First Horizon Home Loans See Schedule F 2013

9135 S Wabash Chicago IL 60619



06. ASSIGNMENTS AND RECEIVERSHIPS:

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Assignee Date of Assignment

Terms of Assignment or Settlement

Record #: 639552 B7 (Official Form 7) (12/12) Page 3 of 10

Case 15-21432 Doc 1 Filed 06/22/15 Entered 06/22/15 11:58:59 Desc Main Document Page 28 of 49

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Thomas Alexander Anderson / Debtor	Bankruptcy Docket #:
	Judge:

STATEMENT OF FINANCIAL AFFAIRS

	NONE
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b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one (1) year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and
AddressName & Location
of Court CaseDateDescription
and Value ofof CustodianTitle & NumberOrderProperty



07. GIFTS:

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person Relationship Date Description or to Debtor, of and Value Organization If Any Gift of Gift



08. LOSSES:

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description and Description of Circumstances and, Date
Value if Loss Was Covered in Whole or in of
of Property Part by Insurance, Give Particulars Loss

09. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY:

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one (1) year immediately preceding the commencement of this case.

Name and Date of Payment, Amount of Money or Address Name of Payer if Description and Of Payee Other Than Debtor Value of Property

Geraci Law, LLC
Payment/Value:

55 E Monroe St Suite #3400 Chicago, IL 60603

09a. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY: List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within 1 year immediately preceding the commencement of this case.

 Name and Address of Payee
 Date of Payment, Name of Payer if Other Than Debtor
 Amount of Money or description and Other Than Debtor

 Credit Counseling,
 2015
 \$20.00

\$665.00

Hananwill Credit Counseling, 115 N. Cross St., Robinson, IL 62454

Record #: 639552 B7 (Official Form 7) (12/12) Page 4 of 10

Case 15-21432 Doc 1 Filed 06/22/15 Entered 06/22/15 11:58:59 Desc Main Document Page 29 of 49

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Thomas Alexander Anderson / Debtor	Bankruptcy Docket #:
	Judge:

STATEMENT OF FINANCIAL AFFAIRS

NONE
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10. OTHER TRANSFERS

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security with two (2) years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of . Describe Property Transferred
Transferee, Relationship . and
to Debtor Date Value Received



10b. List all property transferred by the debtor within ten (10) years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

Name of Date(s) Amount and Date
Trust or of of Sale or
other Device Transfer(s) Closing



11. CLOSED FINANCIAL ACCOUNTS:

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one (1) year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Type of Account, Last Four Digits of Amount and Address of Account Number, and Amount of Date of Sale or Institution Final Balance Closing



12. SAFE DEPOSIT BOXES:

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

 Name and Address of Bank or Other Depository
 Names & Addresses of Those With Access to Box or depository
 Description of Contents
 Date of Transfer or Surrender, if Any



13. SETOFFS:

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address Date Amount of Creditor of Setoff of Setoff

Record #: 639552 B7 (Official Form 7) (12/12) Page 5 of 10

Case 15-21432 Doc 1 Filed 06/22/15 Entered 06/22/15 11:58:59 Desc Main Document Page 30 of 49

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Thomas Alexander Anderson / Debtor

Bankruptcy Docket #:

Judge:

STATEMENT OF FINANCIAL AFFAIRS

NONE	
V	
^	

14. LIST ALL PROPERTY HELD FOR ANOTHER PERSON:

List all property owned by another person that the debtor holds or controls.

Name and Address of Owner

Description and Value of Property

Location of Property

15. PRIOR ADDRESS OF DEBTOR(S):

If debtor has moved within three (3) years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

Address Name
Used

6821 Southpoint Dr N Jacksonville FL 32216-8012

536 E 95Th St

Chicago IL 60619-7451

Same

Occupancy FROM 03/2013 To 03/2013

Dates of

Same FROM 05/2014 To 05/2014



16. SPOUSES and FORMER SPOUSES:

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight (8) years immediately preceding the commencement of the case, identify the name of the debtor"s spouse and of any former spouse who resides or resided with the debtor in the community property state.

Name



17. ENVIRONMENTAL INFORMATION:

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of the these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under environmental Law.



17a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

Record #: 639552 B7 (Official Form 7) (12/12) Page 6 of 10

Case 15-21432 Doc 1 Filed 06/22/15 Entered 06/22/15 11:58:59 Desc Main

Document Page 31 of 49 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

		Judge:	cy Docket #:
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S	TATEMENT OF FINAN	CIAL AFFAIRS	
76 134 16	The Control of the state of the		Hannada va Matadal
7b. List the name and address of every s ndicate the governmental unit to which the	•	•	Hazardous Material.
Site Name	Name and Address	Date	Environmental
and Address	of Governmental Unit	of Notice	Law
	odingo ingluding outllements or orders	under any Environmental Law with re	anget to which the
7c. List all judicial or administrative proce ebtor is or was a party. Indicate the name umber.		•	•
Name and Address of	Docket	Status of	
Governmental Unit	Number	Disposition	
If the debtor is an individual, list the nan	nes, addresses, taxpayer identification n		0 0
. If the debtor is an individual, list the nan nding dates of all businesses in which the artnership, sole proprietor, or was self-en nmediately preceding the commencemen ithin six (6) years immediately preceding	nes, addresses, taxpayer identification not debtor was an officer, director, partner aployed in a trade, profession, or other a tof this case, or in which the debtor own the commencement of this case.	or managing executive of a corporat ctivity either full- or part-time within si ed 5 percent or more of the voting or	ion, partner in a x (6) years equity securities
8 NATURE, LOCATION AND NAME OF I . If the debtor is an individual, list the name anding dates of all businesses in which the artnership, sole proprietor, or was self-en mediately preceding the commencemen within six (6) years immediately preceding the debtor is a partnership, list the name ates of all businesses in which the debtor mediately preceding the commencement.	nes, addresses, taxpayer identification not debtor was an officer, director, partner aployed in a trade, profession, or other a tof this case, or in which the debtor own the commencement of this case. s, addresses, taxpayer identification numbers was a partner or owned 5 percent or me	or managing executive of a corporate ctivity either full- or part-time within sided 5 percent or more of the voting or others, nature of the businesses, and labers, nature of the businesses, and labers.	ion, partner in a x (6) years equity securities beginning and ending
If the debtor is an individual, list the name anding dates of all businesses in which the artnership, sole proprietor, or was self-ennediately preceding the commencementithin six (6) years immediately preceding the debtor is a partnership, list the name ates of all businesses in which the debtor mediately preceding the commencement the debtor is a corporation, list the name ates of all businesses in which the debtor	nes, addresses, taxpayer identification not be debtor was an officer, director, partner apployed in a trade, profession, or other at tof this case, or in which the debtor own the commencement of this case. s, addresses, taxpayer identification number was a partner or owned 5 percent or most of this case. s, addresses, taxpayer identification number was a partner or owned 5 percent or most owned 5 percent owned 5 perc	or managing executive of a corporate ctivity either full- or part-time within sized 5 percent or more of the voting or abers, nature of the businesses, and lare of the voting or equity securities, where of the voting or equity securities, where of the businesses, and labers, nature of the businesses, and labers, nature of the businesses, and	ion, partner in a x (6) years equity securities beginning and ending within six (6) years
If the debtor is an individual, list the name anding dates of all businesses in which the artnership, sole proprietor, or was self-en mediately preceding the commencementithin six (6) years immediately preceding the debtor is a partnership, list the name ates of all businesses in which the debtor inmediately preceding the commencement the debtor is a corporation, list the name ates of all businesses in which the debtor inmediately preceding the commencement the debtor is a corporation, list the name ates of all businesses in which the debtor inmediately preceding the commencement where the commencement is a corporation of the debtor in the debtor in which the debtor in the debtor	nes, addresses, taxpayer identification not be debtor was an officer, director, partner apployed in a trade, profession, or other at tof this case, or in which the debtor own the commencement of this case. s, addresses, taxpayer identification number was a partner or owned 5 percent or most of this case. s, addresses, taxpayer identification number was a partner or owned 5 percent or most owned 5 percent owned 5 perc	or managing executive of a corporate ctivity either full- or part-time within sized 5 percent or more of the voting or labers, nature of the businesses, and labers of the voting or equity securities we have of the voting or equity securities we will be a size of the voting or equity securities will be a size of the voting or equity securities will be a size of the voting or equity securities will be a size of the voting or equity securities will be a size of the voting or equity securities will be a size of the voting or equity securities will be a size of the voting or equity securities will be a size of the voting or equity securities will be a size of the voting or equity securities will be a size of the voting or equity securities will be a size of the voting or equity securities will be a size of the voting or equity securities will be a size of the voting or equity securities will be a size of the voting or equity securities will be a size of the voting or equity securities will be a size of the voting or equity securities will be a size of the voting or equity securities will be a size of the voting or equity securities will be a size of the voting or equity securities will be a size of the voting or equity securities will be a size of the voting or equity securities will be a size of the voting or equity securities will be a size of the voting or equity securities will be a size of the voting or equity securities will be a size of the voting or equity securities will be a size of the voting or equity securities will be a size of the voting or equity securities will be a size of the voting of the voting of the voting of the voting or equity securities will be a size of the voting of the	ion, partner in a x (6) years equity securities beginning and ending within six (6) years beginning and ending rithin six (6) years Beginning
If the debtor is an individual, list the name anding dates of all businesses in which the artnership, sole proprietor, or was self-entimediately preceding the commencement within six (6) years immediately preceding the debtor is a partnership, list the name attes of all businesses in which the debtor in mediately preceding the commencement the debtor is a corporation, list the name attes of all businesses in which the debtor in mediately preceding the commencement in the debtor is a corporation, list the name attes of all businesses in which the debtor in mediately preceding the commencement.	nes, addresses, taxpayer identification not be debtor was an officer, director, partner apployed in a trade, profession, or other at tof this case, or in which the debtor own the commencement of this case. s, addresses, taxpayer identification number was a partner or owned 5 percent or most of this case. s, addresses, taxpayer identification number was a partner or owned 5 percent or most owned 5 percent owned 5 perc	or managing executive of a corporate ctivity either full- or part-time within sized 5 percent or more of the voting or abers, nature of the businesses, and love of the voting or equity securities, where of the voting or equity securities were	ion, partner in a x (6) years equity securities beginning and ending within six (6) years beginning and ending vithin six (6) years
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If the debtor is an individual, list the name nding dates of all businesses in which the artnership, sole proprietor, or was self-en mediately preceding the commencementithin six (6) years immediately preceding the debtor is a partnership, list the name ates of all businesses in which the debtor inmediately preceding the commencementithe debtor is a corporation, list the name ates of all businesses in which the debtor inmediately preceding the commencement of the debtor is a corporation, list the name ates of all businesses in which the debtor inmediately preceding the commencement Name & Last Four Digits of Soc. Sec. No./Complete EIN or	nes, addresses, taxpayer identification not be debtor was an officer, director, partner aployed in a trade, profession, or other at tof this case, or in which the debtor own the commencement of this case. s, addresses, taxpayer identification numbers was a partner or owned 5 percent or most of this case. s, addresses, taxpayer identification numbers was a partner or owned 5 percent or most of this case. s, addresses, taxpayer identification numbers was a partner or owned 5 percent or most of this case. Address	or managing executive of a corporate ctivity either full- or part-time within sized 5 percent or more of the voting or labers, nature of the businesses, and labers of the voting or equity securities we have of the voting or equity securities we have of Business	ion, partner in a x (6) years equity securities beginning and ending within six (6) years beginning and ending vithin six (6) years Beginning and

Record #: 639552 B7 (Official Form 7) (12/12) Page 7 of 10

Case 15-21432 Doc 1 Filed 06/22/15 Entered 06/22/15 11:58:59 Desc Main Document Page 32 of 49

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Thomas Alexander Anderson / Debtor	Bankruptcy Docket #:
	Judge:

STATEMENT OF FINANCIAL AFFAIRS

	NONE
ı	V
ı	X

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. BOOKS, RECORDS AND FINANC	CIAL STATEMENTS:		
List all bookkeepers and accountants vikeeping of books of account and recor		ding the filing of this bankruptcy case kept or sup	pervised the
Name and Address	Dates Services Rendered		
19b. List all firms or individuals who w account and records, or prepared a fin		he filing of this bankruptcy case have audited the	books of
Name	Address	Dates Services Rendered	
	the time of the commencement of this cas unt and records are not available, explain.	e were in possession of the books of account and	records of
Name	Address		
	ors and other parties, including mercantile rs immediately preceding the commencen	and trade agencies, to whom a financial statement of this case.	nt was
Name and Address	Date Issued		



Name and	Date
Address	Issued



20. INVENTORIES

List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

Date	Inventory	Dollar Amount of Inventory
of		(specify cost, market of other
Inventory	Supervisor	basis)

Record #: 639552 B7 (Official Form 7) (12/12) Page 8 of 10 Case 15-21432 Doc 1 Filed 06/22/15 Entered 06/22/15 11:58:59 Desc Main Document Page 33 of 49 UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

s Alexander Anderson / D	Debtor	Bankruptcy Docket #:
		Judge:
	STATEMENT OF FINAN	ICIAL AFFAIRS
List the name and address of th	e person having possession of the records of ea	ach of the inventories reported in a., above.
Date	Name and Addresses of Custodian	
of Inventory	of Inventory Records	
	ICERS, DIRECTORS AND SHAREHOLDERS:	
	t nature and percentage of interest of each men	ber of the partnership.
Name	Nature	Percentage of
and Address	of Interest	Interest
		d each stockholder who directly or indirectly owns, control
r holds 5% or more of the voting	or equity securities of the corporation.	
Name	Title	Nature and Percentage of
and Address	Title	Stock Ownership
22. FORMER PARTNERS, OFFIC	CERS, DIRECTORS AND SHAREHOLDERS:	
f the debtor is a partnership, list th	ne nature and percentage of partnership interes	of each member of the partnership.
		Date of
Name	Address	Withdrawal
22h If the debter is a semeration	list all officers or directors whose relationship	ith the corporation terminated within and (4) vo
mmediately preceding the comme		vith the corporation terminated within one (1) year
,. 5		
Name		Date of
and Address	Title	Termination
	RTNERSHIP OR DISTRIBUTION BY A COPOR	ATION:
		dited or given to an insider, including compensation in any
form, bonuses, loans, stock redem commencement of this case.	nptions, options exercised and any other perquis	ite during one year immediately preceding the
Name and Address of	Date and	Amount of Money or
Recipient, Relationship to Debtor	Purpose of Withdrawal	Description and value of Property

Record #: 639552 B7 (Official Form 7) (12/12) Page 9 of 10 Case 15-21432 Doc 1 Filed 06/22/15 Entered 06/22/15 11:58:59 Desc Main Document Page 34 of 49

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Thomas Alexander Anderson / Debtor	Bankruptcy Docket #:	
	Judge:	

STATEMENT OF FINANCIAL AFFAIRS

~	
X	

24. TAX CONSOLIDATION GROUP:

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six (6) years immediately preceding the commencement of the case.

Name of Parent Corporation Taxpayer Identification Number (EIN)



25. PENSION FUNDS:

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six (6) years immediately preceding the commencement of the case.

Name of Pension Fund TaxPayer Identification Number (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 06/19/2015 /s/ Thomas Alexander Anderson

Thomas Alexander Anderson

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18
U.S.C. Sections 152 and 3571

Record #: 639552 B7 (Official Form 7) (12/12) Page 10 of 10

Case 15-21432 Doc 1 Filed 06/22/15 Entered 06/22/15 11:58:59 Desc Main Page 35 of 49 Document

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Thomas Alexander Anderson / Debtor Bankruptcy Docket #:

Judge:

DEBTOR'S STATEMENT OF INTENTION

	perty of the estate. (Part A must be fully composity of the estate. Attach additional pages i	
Property No. 1		
Creditor's Name: Gateway ONE Lending Attn: Bankruptcy Dept. 160 N Riverview Dr Ste 1 Anaheim CA 92808	Describe Property Securing Debt: Gateway ONE Lending - 08 Cadillac DTS (over 100,00)	0 miles)
Property will be (check one):		
■Surrendered □R	Retained	
If retaining the property, I intend to (check at least or	ne):	
□Redeem the property		
□Reaffirm the debt		
□Other. Explain	(for example, avoid lien using	110 U.S.C. § 522(f)).
Property is (check one):		
■Claimed as exempt	□Not claimed as exempt	
PART B - Personal property subject to use completed for each unexpired lease. At Property No.	unexpired leases. (All three columns of Part l tach additional pages if necessary.)	B must be
Lessor's Name:	Describe Property Securing Debt:	Lease will be
None		assumed pursuant to 11 U.S.C. § 365(p)(2):
		□ Yes □ No

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

/s/ Thomas Alexander Anderson Dated: 06/19/2015

X Date & Sign

Thomas Alexander Anderson

B6F (Official Form 6F) (12/07) Page 1 of 1 Record # 639552

Case 15-21432 Doc 1 Filed 06/22/15 Entered 06/22/15 11:58:59 Desc Main

Document Page 36 of 49 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Thomas Alexander Anderson / Debtor	Bankruptcy Docket #:

Judge:

DISCLO	DSURE OF COM	MPENSATION OF ATTORNEY FOR DEBTOR - 201	6B
that compensation paid to	me within one year	Bankr. P. 2016(b), I certify that I am the attorney for the above nan before the filing of the petition in bankruptcy, or agreed to be paid to s) in contemplation of or in connection with the bankruptcy case is as follows:	
The compensation pai	d or promised by the De	ebtor(s), to the undersigned, is as follows:	
For legal services, Deb	or(s) agrees to pay and	I have agreed to accept	\$1,795.00
Prior to the filing of this	Statement, Debtor(s) has	s paid and I have received	\$665.00
The Filing Fee has been	n paid.	Balance Due	\$1,130.00
2. The source of the com	pensation paid to me wa		, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
	· ·		
Debtor(s)	Other: (specify)		
The source of comper	sation to be paid to me c	on the unpaid balance, if any, remaining is:	
Debtor(s)	Other: (specify)		
The undersigned havalue stated: None.	s received no transfe	er, assignment or pledge of property from the debtor(s) except the	following for the
_	=	share with any other entity, other than with members of the undersigned's law out the client's consent, except as follows: None.	
5. The Service rendered	or to be rendered include	de the following:	
•	al situation, and rendering	g advice and assistance to the client in determining whether to file a petition	
under Title 11, U.S.C.	of the netition schedules	s, statement of affairs and other documents required by the court.	
• •	·	eled meeting of creditors.	
, ,	· /·	sclosed fee does not include the following service: or court dates, amendments to schedules, adversary complaints of	or conversions to
		CERTIFICATION	
		I certify that the foregoing is a complete statement of any agreement or for payment to me for representation of the debtor(s) in this bankruptcy	-
		Respectfully Submitted,	
Date: 06/19/201	5	/s/ Jason Makoto Shimotake	
		Jason Makoto Shimotake GERACI LAW L.L.C.	

55 E. Monroe Street #3400 Chicago, IL 60603

Phone: 312-332-1800 Fax: 877-247-1960

Record # 639552 Page 1 of 1 B6F (Official Form 6F) (12/07)

rc Fred 06/22/15011:58:59 Fred 06/22/15011:58:59 Fred 06/22/15011:58:59 ase 15-21432 Doc 1 File **(* 9572)/** National Headquarters: 55 E. Monroe Street, #3400 Document Case 15-21432

Date: 3/31/2015

Consultation Attorney: SHI

Record #: 639-552



Chapter 7 Retainer Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter7 bankruptcy under the following terms and conditions:

This amount does NOT INCLUDE court filing fees of \$335, or costs Attorney fees for the Chapter 7 bankruptcy are \$_ for credit counseling or financial management classes. This fee is based on the anticipated amount of work required to complete my case, and upon the information I have provided to date. If any information is incomplete or incorrect, the advice or Chapter may have to change, and this fee may have to be adjusted. This fee includes all work in the representation in my Chapter 7, including the preparation of my bankruptcy petition, schedules and other documents, reaffirmations and other correspondence with my creditors, correspondence and negotiations with my Chapter 7 Trustee (if required), motions and at the 341 meeting of creditors, but does NOT include missed 341 meetings, amendments to schedules, motions to dismiss filed by the U.S. Trustee and other evidentiary hearings, other contested matters, or adversary proceedings. For work done on these matters, we bill between \$275/hr and \$350/hr for attorney time, based on the attorney doing the work, and \$85hr paralegal time. More than one attorney and paralegal will work on my case.

Fees are "flat fees" and "advance payment retainers" for pre-filing work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". You may elect to be billed on an hourly basis, but we have found a flat fee is cheaper and benefits you. If this contract is terminated by either party prior to the filing of the case, the firm will refund unearned fees based on the above rates with an accounting, and on request, submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

I understand that bankruptcy laws only allow me to protect a certain amount of my property, and if I have any unprotected property, I understand my Chapter 7 Trustee can sell it if I do not or cannot buy out the Trustee's interest and that the U.S. Trustee may object to my filing a Chapter 7 if they believe I have excess income and should be filing a Chapter 13.

I agree to fully cooperate with my attorneys and provide all information requested at any point during the case. I understand that if I do not fully cooperate or provide complete and accurate information, my attorneys may withdraw from representation of me, with the permission of the Court.

If I have secured debts that I wish to retain (mortgages, financed vehicles or other financed property) that I may be required to sign a reaffirmation agreement with the creditor in order to keep the property, and I must remain current on my payments. Many mortgage and car companies refuse to reaffirm the debt but we have found that if you keep up your payments you keep the property anyway.

Debts not discharged if they not paid in full: student loans; educational debts; tax due in last 3 years, unfiled, trust fund or late filed tax; undisclosed debts; support/maintenance debts; fines, debts incurred by fraud, or after the case is filed, future associaton/condo HOA dues,or debts listed in your red or green folder or found non-dischargeable by a Judge.

Representation limited to Bankruptcy Court We do not represent you in state court, or in loan modifications or similar matters.

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition.

I understand that if I fail to take my financial management class after filing but before discharge, my case may be closed without a discharge, and I will be required to pay fees and costs to have it reopened. I have received the 11U.S.C § 527(a) disclosures.

Dated: (Joint Debtor) Thomas Anderson (Debte for the Debtor(s), Representing Geraci Law L.L.C. Attorney

Case 15-21432 Doc 1 Filed 06/22/15 Entered 06/22/15 11:58:59 Desc Main Document Page 38 of 49

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Thomas Alexander Anderson / Debtor Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 06/19/2015 /s/ Thomas Alexander Anderson

Thomas Alexander Anderson

X Date & Sign

Record # 639552 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

B 201A (Form 201A) (11/11)

Document Page 39 of 49 In re Thomas Alexander Anderson / Debtor

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

Record # 639552 B 201A (Form 201A) (11/11) Page 1 of 2

Case 15-21432 Doc 1 Filed 06/22/15 Entered 06/22/15 11:58:59 Desc Main

Form B 201A, Notice to Consumer Debtor(s)

In re Thomas Alexander Anderson

Document Page 40 of 49

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for

Dated: 06/19/2015	/s/ Thomas Alexander Anderson
	Thomas Alexander Anderson

/s/ Jason Makoto Shimotake Dated: 06/19/2015

Attorney: Jason Makoto Shimotake

Form B 201A. Notice to Consumer Debtor(s) Record # 639552 Page 2 of 2 Case 15-21432 Doc 1 Filed 06/22/15 Entered 06/22/15 11:58:59 Desc Main Document Page 41 of 49

B1 (Official Form 1) (12/11)

Voluntary Petition

This page must be completed and filed in every case)

Name of Joint Debtor(s) Thomas Alexander Anderson

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code specified in this petition.

Thomas Alexander Anderson

Dated: 6 / 19 /2015

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

<< Sign & Date on Those Lines

Signature of Attorney

. Signature of Attorney for Debtor(s)

Jason Makoto Shimotake

Printed Name of Attorney for Debtor(s)

GERACI LAW L.L.C. 55 E. Monroe St., #3400 Chicago, IL 60603 Phone: 312-332-1800

Dated:

• In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section.

Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person .

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156. Case 15-21432 Doc 1 Filed 06/22/15 Entered 06/22/15 11:58:59 Desc Main Document Page 42 of 49

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Thomas Alexander Anderson / Debtor

Bankruptcy Docket #:

Judge:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check

ne of th	e five statements below and attach any documents as directed.
	1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied]
	by a motion for determination by the court.]
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
	Active military duty in a military combat zone.
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
l ce	rtify under penalty of perjury that the information provided above is true and correct.
Dat	ed: 019 12015 Montes Verus X Date & Sign
	Thomas Alexander Anderson

Case 15-21432 Doc 1 Filed 06/22/15 Entered 06/22/15 11:58:59 Desc Mair Document Page 43 of 49

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Thomas Alexander Anderson / Debtor

Bankruptcy Docket #:

Judge:

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Thomas Alexander Anderson

X Date & Sign

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by Geraci Law L.L.C..

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and NOT a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

Case 15-21432 Doc 1 Filed 06/22/15 Entered 06/22/15 11:58:59 Desc Main Document Page 44 of 49

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Thomas Alexander Anderson / Debtor

Bankruptcy Docket #:

Judge:

		AL AFFA	

NONE

24. TAX CONSOLIDATION GROUP:

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six (6) years immediately preceding the commencement of the case.

Name of Parent Corporation Taxpayer

Identification Number (EIN)

NONE

25. PENSION FUNDS:

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six (6) years immediately preceding the commencement of the case.

Name of Pension Fund TaxPayer

Identification Number (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Datad

0,19,2015

Thomas Alexander Anderson

X Date & Sign

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18
U.S.C. Sections 152 and 3571

Record #: 639552

B7 (Official Form 7) (12/12)

Page 10 of 10

Case 15-21432 Doc 1 Filed 06/22/15 Entered 06/22/15 11:58:59 Desc Main Page 45 of 49 Document

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Bankruptcy Docket #: Thomas Alexander Anderson / Debtor Judge:

	EBTOR'S STATEMENT OF INTENTION		
PART A - Debts secured by which is secured b	property of the estate. (Part A must be fully or property of the estate. Attach additional pa	completed for EACH debt ages if necessary.)	
Property No. 1			
Creditor's Name: Gateway ONE Lending &	Describe Property Securing Debt: Gateway ONE Lending - 08 Cadillac DTS (over	100,000 miles)	
Attn: Bankruptcy Dept. 60 N Riverview Dr Ste 1 Anaheim CA 92808			
Property will be (check one):			
Surrendered	□Retained		
If retaining the property, I intend to <i>(check</i>	at least one):		
□Redeem the property			
□Reaffirm the debt			
	(for example, avoid liet	n using 110 U.S.C. § 522(f)).	
□Other. Explain	(Ior oxample, average	_	
Property is (check one):	· ·		
■Claimed as exempt	□Not claimed as exempt		
PART B - Personal property subj completed for each unexpired le	ect to unexpired leases. (All three columns o ase. Attach additional pages if necessary.)	f Part B must be	
Property No.	Describe Property Securing Debt:	_ease will be	
Lessor's Name: None	Describe Property Securing Desc.	assumed pursuant to 11 U.S.C. § 365(p)(2):	
٠.		□ Yes □ No	

I declare under penalty of perjury debt a	that the above indicates my intention as to any property subject to an unexpired lease.	y of my estate securing a
	Thomas Alexander Anderson	X Date & Sign

Filed 06/22/15 Entered 06/22/15 11:58:59 Case 15-21432 Doc 1 Desc Main

DISCLAIMER Debtors have read and agree:

- Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filling, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case KE SURE OUR PETITION IS ACCURATE!!! is filed in Court AND WE HAVE TO READ, CHECK, & W

Druces

/2015

Thomas Alexander Anderson

X Date & Sign

Case 15-21432 Doc 1 Filed 06/22/15 Entered 06/22/15 11:58:59 Desc Main Document Page 47 of 49

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Thomas Alexander Anderson / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 0/ 1/2

Thomas Alexander Anderson

X Date & Sign

* Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Record # 639552

B 1D (Official Form 1, Exh.D)(12/08)

Page 1 of 1

Case 15-21432 Doc 1 Filed 06/22/15 Entered 06/22/15 11:58:59 Desc Main Document Page 48 of 49

Debtor 1	Thomas	Alexander	Anderson	Case Number (if known)		
	First Name	Middle Name	Last Name			****
				Column A Debtor 1	Column B Debtor 2 or	***************************************
				Sec.	non-filing spouse	
8 Unei	nployment compen	sation		\$0.00	\$0.00	***
Don	of enter the amount	if you contend that the amount Act. Instead, list it here:	received was a benefit	<u> </u>		
For	vou					***************************************

9. Pe n	sion or retirement i efit under the Social	income. Do not include any amo Security Act.	ount received that was a	\$0.00	\$0.00	**************************************
Do	not include any bene victim of a war crim	ne, a crime against humanity, or	ecunty Act or payments received			the part of the second
	VA DISABILIT			\$848.00	\$ 0.00	
		<u> </u>		\$ 0.00	\$0.00	***************************************
}	Total amounts from	separate pages, if any.		\$848.00	\$0.00	
11 Cal	culate vour total cu	rrent monthly income. Add line otal for Column A to the total for	es 2 through 10 for each Column B.	\$848.00	\$0.00 =	\$848.00
•						***************************************
Part	2 Determine W	Thether the Means Test Applies t	o You			
12. Ca	culate your current	t monthly income for the year.	Follow these steps:	Conviline 11 here	12a.	\$848.00
12a	. Copy your total o	current monthly income from line	11			x 12
		ne number of months in a year).			12b.	\$10,176.00
12k		r annual income for this part of			120.	φ10,170.00
13. Ca	lculate the median	family income that applies to y	rou. Follow these steps:	_		:
Fil	in the state in which	n you live.	IL			
Fil	in the number of pe	eople in your household.	3		_	
T-	find a list of applica	ble median income amounts, qu	e of household o online using the link specified in t le at the bankruptcy clerk's office.	he separate	13.	\$73,516.00
In:	structions for this for	III. Tills list flay also so availab	,		•	
	ow do the lines com					
14	Go to Part 3.		ne top of page 1, check box 1, <i>The</i>			
14	b. Line 12b is mo Go to Part 3 a	ore than line 13. On the top of p and fill out Form 22A-2.	age 1, check box 2, The presump	ion of abuse is determined by Fom	n 22A-2.	
Par	3: Sign Relow					···
	By signing/here	o, I declare under penalty of perj	that the information on this state	ement and in any attachments is tru	ue and correct.	
63	VIV.	homas Alexander Ander	V.			
	Date:: U	01 19 12015				
		line 14a, do NOT fill out or file i	Form 22A-2.			
.45		line 14b, fill out Form 22A-2 and				

Entered 06/22/15 11:58:59 Page 49 of 49

Desc Main

Form B 201A, Notice to Consumer Debtor(s)

In re Thomas Alexander Anderson / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for

Dated: 0 / 1/2015

Thomas Alexander Anderson

X Date & Sign

Dated: 6 / 19 /2015

Attorney: Jason Makoto Shimotake

Form B 201A, Notice to Consumer Debtor(s)

Page 2 of 2